

COPY OF PAPERS
ORIGINALLY FILED



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

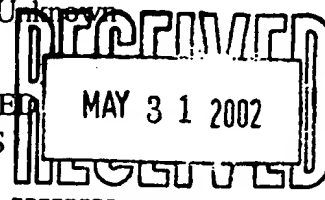
IN RE APPLICATION OF: Pliha, Robert Kenneth

SERIAL NO.: 09/880,430 ART UNIT: 2162

FILED: June 13, 2001 EXAMINER: Unknown

FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

#8
2162 BT
6-5-02
RECEIVED
MAR 04 2002
Technology Center 2100



ATTORNEY DOCKET NO.: 47423/252726

Assistant Commissioner for Patents
Washington, D.C. 20231

I hereby certify that this correspondence is being deposited with the
United States Postal Service as certified first class mail in an envelope
addressed to: Assistant Commissioner for Patents, Washington, D.C.
20231, on February 8, 2002.

Janice Wilkins
DATE: February 8, 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent
Cases (37 C.F.R. §§1.56, 1.97 and 1.98), enclosed are copies of the materials listed on the
accompanying Form PTO-1449 for consideration by the Examiner. None of these references
is conceded to be prior art within the meaning of U.S. patent laws.

This Information Disclosure Statement is being filed before mailing of a first
office action on the merits of the application (37 C.F.R. §1.97(b)(3)); therefore, no fees are
believed to be due. However, the Commissioner is authorized to charge any additional fees

U.S.S.N. 09/880,430

Filed: June 13, 2001

For: Systems and Methods for Distributing Targeted Incentives to Financial Institution Customers
INFORMATION DISCLOSURE STATEMENT

that may be due in connection with the filing of this paper or credit any overpayment to
deposit account 11-0855.

Respectfully submitted,



Michael K. Dixon

Registration No. 46,665

OF COUNSEL:

KILPATRICK STOCKTON LLP

1100 Peachtree Street, Suite 2800

Atlanta, Georgia 30309-4530

Direct Dial (404) 815-6619

Receptionist (404) 815-6500

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	1
-------	---	----	---

Complete if Known

Application Number	09/880,430
--------------------	------------

Filing Date	06/13/01
--------------------	----------

First Named Inventor	Pliha, Robert Kenneth
----------------------	-----------------------

Group Art Unit	2162
----------------	------

Examiner Name	Unknown
---------------	---------

Attorney Docket Number	47423/252726
------------------------	--------------

RECEIVED

APR 4 2002

~~Technology~~ Center 2100

A circular stamp from the Office of Intellectual Property (OIP). The text "OIP" is at the top, "JC168" is at the top right, "FEB 25 2002" is in the center, and "PATENT & TRADEMARK OFFICE" is at the bottom.

U.S. PATENT DOCUMENTS

[illegible]

COPIES OF PAPERS
ORIGINALLY FILED

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

Tanner Sean Debus

Date _____

Considered

03/15/04

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Trademark Office, DC 20231.**